



New Chip Cards – New Chip Card Scams

If you have a credit or debit card, you have or soon will receive a replacement card equipped with new security feature - a small square metallic chip on the front. The chip is designed to reduce fraud, including counterfeiting.

Unfortunately, scammers are trying to take advantage of this nationwide shift to chip cards.

Here's how the scam works – You receive an e-mail or phone call from someone who claims to be your card issuer. The scammer says that in order to issue a new chip card, you need to update your account by “confirming” some personal information or clicking on a link to continue the process. If you provide that personal information, the scammer can use it to commit identity theft. If you click on a link in an email request, you may unknowingly install malware on your device. Malware programs can cause your device to crash, monitor your online activity, send spam, or steal personal information.

To avoid this scam, remember:

- Your card issuer may let you know that your new chip card is on its way but will not ask you to provide the card number or other personal information to “confirm” your account before sending the new card.
- If your issuer suspects that your card has been used fraudulently, it will not ask you to provide your card number. Rather, it will provide you with specific information about your card (e.g. the last four digits of the card number) and the transaction so that you can confirm whether you made the purchase or withdrawal.
- If you’re not sure if a call or email is a scam, contact your card issuer using the number listed on the card.

Bottom line - Don't respond to an email, phone call or letter that asks you to provide your card number.

Confused about how to use your new chip card?

Instead of going to a register and swiping your card, you will, “dip” your card – that is, insert your card into a terminal slot and follow the prompts on the screen. This process isn't as quick as a magnetic-stripe swipe. If you insert and immediately remove the card, the transaction will likely be denied. So, a little bit of patience is required.

You may need to enter a PIN or sign to authorize the transaction, depending on the card issuer and type of transaction. You will receive a confirmation receipt as usual. For more information, contact your card issuer.

**For more information or to obtain this factsheet in an alternative format, contact the
Office of Consumer Affairs at 410-313-6420 (voice/relay) or email us at
consumer@howardcountymd.gov.**